

## Transportation Fringe Benefit FAQ - Participants

### **Why should I participate?**

You can save money on commuting and parking costs by having funds deducted from your paycheck pretax.

### **What is the maximum amount I can have deducted pre-tax to put toward my mass transit and parking costs?**

The IRS pre-tax maximum is \$130 per month for mass transit and \$250 per month for parking.

### **What if my monthly transportation costs exceed the IRS monthly pre-tax maximums?**

If your employer allows a post-tax deduction, you can manage your total monthly costs, both pre-tax and post-tax, through this plan. Example: Your transit pass is \$200 per month. Your employer may allow you to contribute the additional \$70 above the IRS pre-tax maximum (\$130) to the plan through a post-tax payroll deduction. You would then have the full \$200 balance to purchase your pass.

### **What expenses are eligible for the transportation benefit?**

Common eligible expenses include transportation through train, bus, subway, and ferry. Expenses must be incurred by the employee.

### **How do I enroll?**

Enrollment information is collected by your employer.

### **What is the timing of payroll deductions?**

Your payroll deductions are communicated to us each pay period, by your employer.

### **What type of information can I view on my participant portal?**

You will have access to your participant portal which will provide information in regard to the plans, account history, available balance and much more. Your annual election will appear as a default amount based on IRS pre-tax maximums. Your available balance will be based on contribution amounts provided by your employer. (Annual elections and payroll deduction amounts can be disregarded)

### **What are my reimbursement options?**

Transit products are purchased with the Benefits debit card or through the pay the provider option on the participant portal. Vanpooling and parking services can be purchased by using the Benefits debit card, through the pay the provider option on the participant portal, or filing an online claim for the out-of-pocket expenses. Bicycle claims (if applicable) are reimbursable online only. Discovery Benefits does not require paperwork to be submitted for parking reimbursement.

### **How do I file a parking claim online?**

This can be done through the participant portal. A Guide to Filing Claims is available on the participant portal.

### **How do I purchase my specific Mass Transit or Parking pass?**

Participants should use their Benefits debit card as the form of payment at the transit or parking authority. They can use the balance on their Benefits debit card to fund commuter cards or purchase passes on the authority's website. Transit and parking items can also be purchased by using the pay the provider option on the participant portal. (Please consider your provider's ordering deadlines when using pay the provider. Checks may take 7-9 business days to arrive at the provider, via US Mail.)

### **What may cause my debit card transaction to be declined?**

The most common card denial is due to lack of funds. You can call the Discovery Benefits Participant Services team for assistance. Cards will decline at non-transit authorities (Examples: Walgreens, Albertsons, Safeway etc. due to merchant category transaction IDs of drugstores or pharmacies).

**What if I have dollars remaining from my employer's prior Transportation Benefits administrator?**

Your employer provides Discovery Benefits with the necessary information illustrating remaining dollars. Discovery Benefits will add the applicable balances to your account and they will be available for you to use.

**What happens if I misplace my debit card?**

You can order replacement cards at no additional cost online or by contacting the Discovery Benefits Participant Services team. A guide is also available under the forms tab on the participant portal.

**What happens if I terminate employment?**

Your debit card is deactivated and you have a run-out period, an amount of time determined by your employer's plan design, to submit a parking or vanpooling claim that was incurred during active employment. For additional information on the run-out period available, reference your employer's Adoption Agreement. After the run-out period has lapsed any remaining funds will then be forfeited back to your employer.

**What happens if I choose to no longer participate in the Transportation Fringe Benefit plan but I am not terminating employment?**

You can still continue participation in the other flexible spending plans (if applicable) and the transportation and/or parking plans will be updated accordingly. You can continue to submit claims for a predetermined number of days set by your employer's plan design. Your debit card will no longer work for transit or parking transactions. For additional information on the run-out period available reference your employer's Adoption Agreement.

**Will my debit card work in Washington D. C., Philadelphia, New Jersey, and California?**

The debit card will work in Washington D. C., Philadelphia, New Jersey, and California. Some of the providers in these areas do not differentiate debit card coding between a parking or transit purchase. (Ex. WMATA, PATCO and CALTRAIN) When using the card at these providers, the funds will pull from the participant's parking balance first and then from the transit balance, if participating in both plans. The plan ordering can be avoided by filing parking claims online. The participant's account will not experience the previously mentioned plan ordering if only participating in the parking or the transit plan.

**What is a Bicycle Benefit?**

Some employers choose to offer a Bicycle Benefit to their employees. This benefit includes a \$20 employer contribution made to participants. Participants can use the funds to purchase or maintain their bicycle. Participants' claims for the Bicycle Benefit must be filed online as a debit card will not be issued for this benefit. Paperwork will be required to substantiate the bicycle claims. Employees are not eligible to be enrolled in the Bicycle Plan if enrolled in the parking or mass transit plans.

**What if the cost of my pass changes?**

Contact your employer and they will adjust the contribution information that they are providing to Discovery Benefits.

**What do I do if my transportation or parking provider requires a PIN number when using a debit card?**

PIN information is included with the debit card or you can add a PIN by using Discovery's automated response system which is available by calling 866.451.3399, option 1 to identify that you are a participant, option 1 to identify which plan and option 3 to select PIN.